

Wisconsin Can Do More to Help Low-Income Families Succeed



We are issuing this year's Vision 2020 Report Card in a time of economic uncertainty for many families. The economy, both locally and nationally, is in tremendous turmoil. At the national level, the new President and new Congress are challenged with the task of getting the economy moving again. At home in Wisconsin, our legislature and Governor face an enormous budget deficit. Yet we know from history that during periods of tremendous stress, great things can happen. As a state, Wisconsin has a proud progressive tradition. Our motto—"Forward"—suggests a people and government that are able to reach ahead, making certain that all families have the opportunity to succeed.

In this report card, we take stock of progress that has been made in the two years since we issued our first Vision 2020 report card, as well as the challenges that remain in four areas critical to our goal of ending child poverty in Wisconsin in the next decade: **Family Supporting Jobs, Access to Health Care, Safe and Affordable Housing, and Quality Early Care and Education.** Children who grow up poor are likely to do worse in all of these areas compared with their peers in economically stable families. Eliminating child poverty is the most effective way to change that scenario and to create a promising future for all Wisconsin children.

As was true when we issued the first Vision 2020 report card in 2007, Wisconsin is still a great place to raise a family. However, our state continues to perform like a smart student who is not living up to his or her full potential. In a number of areas, we have not made significant progress toward removing barriers to success for all our residents. In fact, the grades we awarded in the four key areas remain unchanged from two years ago with the exception of health care, which went from a B- to a B (the highest grade on our report card) because of the highly successful implementation of BadgerCare Plus. As a result of this program, the vast majority of Wisconsin's children and families have access to health insurance.

However, the number of children living in poverty in our state remains a cause for great concern. In 2007, the latest year in which data is currently available, one in seven Wisconsin children lived in families with incomes of less than \$20,650 (the Federal Poverty Limit for a family of four that year). Given the current economy, that number has almost certainly climbed in the past year.

We renew our call to work more diligently than ever toward the goal of economic security for all Wisconsin families. We need to roll up our sleeves and fix the systemic holes that currently undermine stability and prosperity. Doing so will benefit not only those most in need of opportunity, but will help make our state and communities stronger and healthier places for all of us to live.

In much the same way that school report cards measure students' school performance and indicate where improvement is needed, this Report Card grades Wisconsin on how well we are currently meeting the needs of all of our state's children, with an eye toward identifying specific areas in which we can do better.¹

The Wisconsin Council on Children and Families (WCCF), The Wisconsin Head Start Association and the Wisconsin Community Action Program Association (WISCAP), have joined forces for one common mission, one shared hope: THE END OF CHILD POVERTY BY 2020.

Subject: Access to Family-Supporting Wages

Grade: C +

Goal: By the year 2020 every child in Wisconsin will live in a household with caregivers who are prepared for and have access to jobs that provide family-supporting wages.

Given the country's current economic struggles, it is not surprising that our state continues to lag in the creation of family-supporting, higher-wage jobs. The C+ we awarded Wisconsin in this category is unchanged from two years ago, the result of rising unemployment and the lack of policies and programs to adequately address the problem. Unemployment in Wisconsin stands at 8.8 percent, up from 4.8 percent just one year ago. The state's median wage (\$15.10), after rising for a number of years, has now fallen the past two years—the first two-year decline since the 1980s.

Along with the dismal statewide economic picture are continuing and significant disparities between whites and people of color. For example, the median wages of Hispanics (\$11.49) and African Americans (\$12.53) in the state are significantly lower than wages for white workers (\$15.81). The gap between men's and women's wages in Wisconsin also remains wide, with men's median wages (\$17.05), 19 percent higher than those of women workers in the state (\$13.77). These disturbing racial and gender disparities present a critical challenge to policymakers.



The past few years have seen some signs of progress, particularly in the policy arena. Last year, for instance, the legislature and Governor enacted a business subsidy reporting law that will increase the transparency of our economic development investments. This will allow policymakers to gauge whether those publicly-funded grants, tax breaks and loans actually help create family-supporting jobs. Policy prescriptions of this type are vital to decreasing job disparities and bringing greater opportunity to more Wisconsinites.

Raising the Grade in Family-wage Jobs: How Can Wisconsin Earn an "A"?

Index Wisconsin's Minimum Wage to Inflation

The minimum wage in Wisconsin stagnated at \$5.15 for nearly a decade before increasing in recent years through both state and federal action. The minimum wage is set to rise to \$7.25 in the summer of 2009 due to federal law. The recent increases raised the wages—directly and indirectly—of about 250,000 workers in Wisconsin. Unfortunately, inflation erodes the purchasing power of the minimum wage every year it is not increased. Wisconsin should join 10 states that now index their minimum wages to inflation, providing annual increases.

Indexing Wisconsin's minimum wage would accomplish three things: (1) It would help ensure continued purchasing power for those earning the wage; (2) It would provide predictability for employers who would not be subject to the more sudden and significant increases that occur without indexing; and (3) It would ensure that the minimum wage level is dictated at least in part by economic factors, and not exclusively political and partisan considerations.

Prepare More Residents for Post-Secondary Education

Post-secondary education is increasingly required for jobs that pay a family-supporting wage. In fact, 24 of the 30 fastest-growing occupations require some level of post-

secondary education. The gap between those with post-secondary credentials and those without is growing. College graduates now earn 75 percent more than those with a high school diploma, whereas 25 years ago the difference was 40 percent.

There has also been little improvement in high school graduation rates during the past decade. Between 1996-97 and 2006-07, the rate fluctuated between 88.8 percent and 91.8 percent. The disparities in graduation rates between white and black students are particularly troubling. In 2006-07, the high school graduation rate for white students was 93 percent compared with 68 percent for African-American students. This represents one of the largest graduation rate disparities in the nation. Even residents who graduate from high school are often unprepared for college. While recent data is difficult to obtain, a 2001 study showed that 30 percent of students entering two-year colleges required remediation in reading, writing and math.

Adult basic education and remedial education systems are critical for these students. Recent innovations hold great promise. For example, programs that allow dual enrollment in basic education and portions of the post-secondary program have allowed low-skilled students to gain the basic skills they need while also making headway on their postsecondary requirements. Other efforts to place educational instruction in the context of the work

and specific job skills have proven effective at helping more low-skilled adults complete basic education and post-secondary programs as well. Unfortunately, such programs are currently available only on a limited basis in Wisconsin. While expanding them across the state will require further investment, these programs will more than pay for themselves by increasing opportunities for low-skilled workers and boosting our state's economy in the process.

Financial Aid to Foster Greater Participation in Post-Secondary Education

Without an increased investment in financial aid, post-secondary programs will remain out of reach for most low-income residents. Unfortunately, Wisconsin officials have failed to recognize, or at least to act on, the growing importance of postsecondary education in our economy and to adequately fund financial aid programs.

The level of unmet financial need among the state's college students rose from 35.2 percent in 2002-03 to 44.3 percent in 2006-07. Ten years ago the average aid award to technical college students who received need-based aid was \$740. In 2006-07, it was \$697. Tuition and fees increased at an average annual rate of 5.5 percent during those same years. Wisconsin's commitment to financial aid also does not compare favorably to other states and the nation as a whole. The average Wisconsin need-based grant for a full-time student was \$388 in 2006-07 compared with a national average of \$440. (The average for total aid in Wisconsin was \$402 compared with \$613 nationally). Several of our neighboring states, including Minnesota (\$714 and \$715), Indiana (\$735 and \$769) and Illinois (\$804 and \$854) all invest at significantly higher levels per student than does Wisconsin.

In addition to low overall financial aid investment levels, Wisconsin's financial aid tools remain focused exclusively on traditional full time students. Many residents attempting to return to the classroom are trying to gain new skills in response to a rapidly changing economy. Many of these potential students are adults who frequently need to work part or full time while attending school. Several other states have reformed existing financial aid tools or created new ones with those students in mind. Wisconsin has so far failed to do so, putting it at a competitive disadvantage in the race to create a more highly-skilled workforce.



Subject: Safe and Affordable Housing

Grade: C

Goal: To address this critical aspect of family well being, by 2020 Wisconsin must expand affordable housing options to end family homelessness and enable parents to raise their children in healthy and nurturing environments.

Wisconsin families have not been immune from the nation-wide housing crisis, compounding an already troubling housing picture for low-income residents. As a result, the C grade we awarded the state for affordable housing two years ago remains unchanged.

Quality, safe, affordable housing anchors families in their communities, contributes to children's school success and health, and provides the permanency necessary to maintain stable employment or engage in education and training activities. The cost of housing has far outpaced the growth in incomes in our state, resulting in a rising housing cost burden for the average Wisconsinite even as home values decline in the current market. In 2008, over 2,000 households a month on average were threatened by foreclosures, putting family and community stability at risk. Addressing the affordable housing problem has consequently expanded to include both providing affordable housing where it is lacking and helping families who are barely holding on to maintain a roof over their heads.



Much-needed help from the federal government, however, is coming our way. In 2009, Wisconsin is receiving over \$38 million in federal funds to purchase, rehab and sell foreclosed properties to low-income families. A National Housing Trust Fund has been established and Congress is currently working on the provision of funding for this effort. Additionally, the American Recovery and Reinvestment Act will provide substantial resources to Wisconsin to address affordable housing needs in 2009 and 2010. These include increases in existing Section 8 rental voucher programs, provision of tax credits to create affordable housing and a doubling of the federal funds available to prevent homelessness. These initiatives are addressing a portion of the problem targeted by the Vision 2020 campaign, and serve as a constructive down payment for future state action.

Housing Facts

- Housing is considered to be unaffordable when it consumes over 30 percent of a family's income. In Wisconsin, 46.6 percent of low-income families (those with incomes under 200 percent of the Federal Poverty Level) pay more than 1/3 of their income for housing.
- The average household would have to earn \$14.31/hour (29,761/annually) to afford the Fair Market Rent on a 2 bedroom apartment. Wisconsin's current minimum wage is \$6.55.¹
- In 2004, 15,127 Wisconsin households with children received Section 8 housing voucher benefits.²
- In 2008, 16,241 people, including 4,744 children, used emergency shelter in Wisconsin homeless shelters.³
- For the 2007/2008 school year, 9,331 homeless students were served by Wisconsin public schools.⁴

Footnotes

- ¹ National Low Income Housing Coalition, Out of Reach, 2009
- ² National Center for Children in Poverty www.nccp.org
- ³ Wisconsin Department of Commerce, Emergency Shelter Statistics—data represent shelter stays at 75 to 80 percent of the shelters in the state.
- ⁴ Wisconsin Department of Public Instruction



Raising the Grade in Affordable Housing: How Can Wisconsin Earn an “A”?

- **Property Tax Exemption** Maintain the current exemption from property taxes for residential low-income housing while passing legislation that allows owners of low-income residential property the use of rental income to maintain that housing.
- **Eliminate Lead Hazards** Lead poisoning is an entirely preventable cause of brain damage. Housing stock that is affordable in many areas of the state is older and likely to contain lead paint. Although great strides have been made by Milwaukee and other cities to abate lead hazards, current funding is insufficient to eliminate the problem in the near future. The Wisconsin Department of Health Services estimates that one out of every six homes with significant lead hazards is occupied by children under age 6. There are approximately 466,000 dwellings remaining in Wisconsin with lead hazards. Of these, about 79,220 (17 percent) are occupied by families with young children.² Support the recommendations of the Wisconsin Childhood Lead Poisoning Elimination by 2010 Committee. Create a state loan fund to assist landlords and homeowners in replacing windows in older homes with new, lead-free windows.
- **Local Initiatives** Support changes to state law to make it easier for communities to create and expand housing resources at the local level.
- **Housing Trust Fund** Create a State Housing Trust Fund to support the preservation and production of affordable housing and increase opportunities to access decent affordable homes. (There are currently 38 state housing trust funds and more than 350 city and county housing trust funds in operation throughout the country; all designed to provide a dedicated funding source for affordable housing in a manner determined on the local level.)

Subject: Access to Health Care

Grade: B

Goal: By the year 2020, all Wisconsin children should have health insurance and access to appropriate, timely and consistent preventive care, dental care and mental health services.

Wisconsin's "B" in health care is a slight improvement over the B- we awarded it in 2007. The primary reason for the improvement is the addition of BadgerCare Plus. Wisconsin enjoyed a relatively high rate of health insurance coverage for children even before the implementation of BadgerCare Plus, but the new program has made significant progress in reducing the number of insured children and parents in the state.

Nevertheless, there are still gaps in family coverage, especially for immigrants and employees of small businesses. And while health insurance itself is critical, it does not guarantee access to services. A shortage of local primary care providers can prevent children from receiving essential health services, as can transportation, language

and cultural barriers. Not surprisingly, these obstacles disproportionately affect the poor.

Dental health services are also frequently unavailable to many children—74 percent of Medicaid and BadgerCare fee-for-service recipients received no dental services in 2006, making cavities a leading cause of school absences in some communities. Untreated dental problems among children have been tied to poor performance in school and trouble with social relationships.³ In addition, only about half of Wisconsin children have a "medical home" (or consistent primary health provider), making it difficult for them to obtain regular care for common childhood illnesses such as ear infections and asthma, as well as mental health services.

Wisconsin has always been a national leader in providing innovative health care solutions for our children and families. For that reason, our state's grade in this area is fairly high. We compare favorably to other states in many categories, such as health insurance access, immunization rates and timely prenatal care, and we have relatively low rates of hunger and food insecurity. However, if Wisconsin is to maintain its leadership role there is still substantial room for improvement, particularly in the areas of access to dental and mental health care, and the elimination of health-related disparities based on income and race.

Raising the Grade in Health Care— How Can Wisconsin Earn an "A"?

Ensure That All Children Have Access to Health Insurance Despite the positive impact of BadgerCare Plus, low-income families continue to face obstacles to full coverage. To make health care accessible for all children, Wisconsin needs to:

- Fine-tune the eligibility restrictions for BadgerCare Plus. Currently, families with incomes of more than 150 percent of the poverty level are ineligible for BadgerCare Plus if they have access to an employer-sponsored plan that pays at least 80 percent of the premiums. In many cases, however, those plans have high deductibles and co-pays, making them unaffordable for low-income families.



- Make Medicaid-funded programs available to legal immigrants by passing legislation at the state and federal level that would expand eligibility to this group.
- Replicate the Massachusetts model for helping small businesses give their employees access to affordable coverage or, better yet, pass a comprehensive health reform plan for all state residents, such as Healthy Wisconsin.
- Eliminate bureaucratic barriers to coverage that prevent eligible families from receiving needed health care coverage. BadgerCare Plus made substantial improvements that simplify enrollment and minimize delays and unnecessary terminations from coverage. But problems remain, including extensive federal documentation requirements and inadequately staffed offices in Milwaukee County. To make further progress, the federal government must take steps to eliminate bureaucratic barriers that keep eligible families from receiving health care coverage, and the state and county must improve the administration of public benefits in Milwaukee.

Expand Access to Dental and Mental Health Services

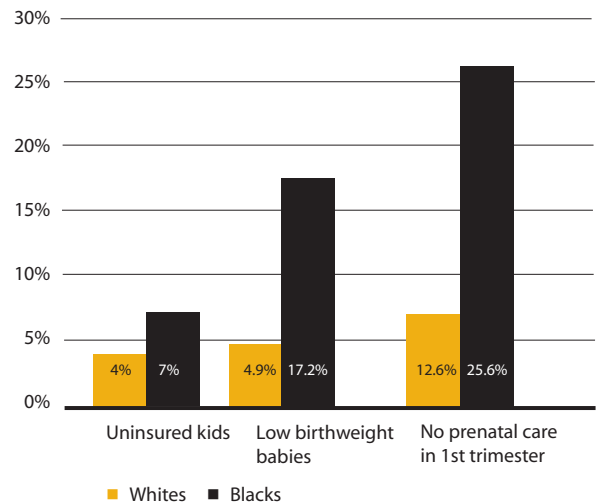
Good dental and mental health care are key to overall child health and success. We must fund more services at public health clinics, increase reimbursement rates for dentists, and expand the supply of dentists who serve low-income and underserved parts of the state. Wisconsin should also adopt mental health parity legislation requiring health insurance policies to cover mental health care on a par with other health care services.

Eliminate Race and Income Disparities in Health Care

While Wisconsin's overall rates of health care coverage are high, low-income and minority families have far less access to health care than higher-income residents. The result is significantly worse health outcomes. For example, 21 percent of Wisconsin residents below the poverty level were uninsured for all or part of 2007, compared to just 7 percent of people above 200 percent of poverty. Similarly, 19 percent of blacks and 29 percent of Hispanics were uninsured in 2007, compared to 8 percent of non-Hispanic whites.⁴ Wisconsin's black children were almost twice as likely as white children to be uninsured for at least part of 2007 (7 percent vs. 4 percent), and black infants had more than three times the mortality rate of white infants in 2006 (17.2 percent vs. 4.9 percent).⁵ To ensure that *all* of Wisconsin's children have access to quality health care, we must continue to improve enrollment processes for BadgerCare Plus and maintain a vigorous outreach effort.



Racial Disparities in Health Care





Subject: Early Care and Education

Grade: B-

🔴 **Goal:** By 2020, Wisconsin will build a universally accessible system of quality early care and education and after-school programs that support optimal child development.

Despite some notable progress that bodes well for the future, Wisconsin continues to suffer from the lack of high-quality state-wide programs in early care and education that benefit all Wisconsin children. For this reason, we have not increased Wisconsin's B- grade in this area from two years ago.

High quality child care, preschool and after-school programs that engage children and provide stable, nurturing environments have an enormous impact on children's well-being, including their school success, future employment and earning potential, and their capacity to be productive citizens. Programming that includes highly qualified teachers, small class sizes, and parent engagement also benefits the wider community by yielding higher educational attainment, reducing the achievement gap and decreasing special education costs.

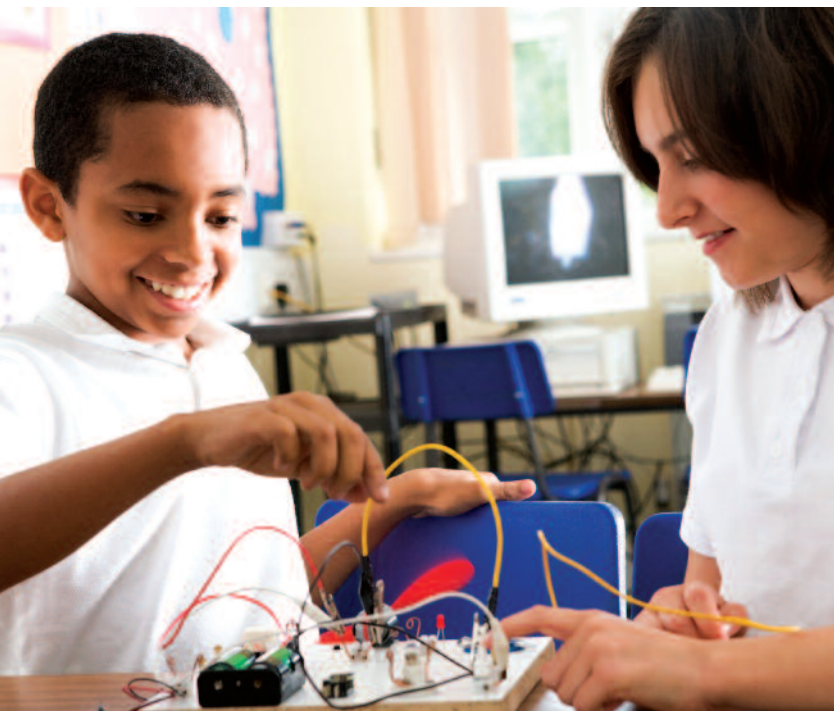
Wisconsin has been a national leader in early care and education, ranking high among states in support for child care subsidies, pre-Kindergarten programs, Head Start and services to children with disabilities. However, children's access to high quality education from birth through graduation has lagged behind and remains strongly influenced by the wealth of the communities in which they live. Programs like the Wisconsin Shares child care subsidy program, four-year-old kindergarten (4K) and the Student Achievement Guarantee in Education (SAGE) help reduce this disparity. Wisconsin, however, needs a more systematic approach to giving all children a foundation for success, regardless of family income.

Improve Health Outcomes and Services for Infants

Wisconsin's infant mortality rate has been declining and remains a little below the national average. However, the proportion of infants born with low birth weights has gradually increased to 6.9 percent in 2006, compared to 6.3 percent a decade earlier.⁶ The immunization rate for children under three years old has improved significantly and is above the national average, but at 84 percent⁷ it remains well short of the state's 90 percent goal for 2010. To reach that goal, we must improve the public health network and provide financial incentives to providers and health plans that achieve higher immunization rates.

Ensure that No Child in Wisconsin is Hungry

An estimated 207,000 Wisconsin households (9 percent) experience "food insecurity" (limited or uncertain access to nutritional food), and about 80,000 households (3.5 percent) experience hunger because they are unable to afford enough food.⁸ Wisconsin ranks 45th nationally in the portion of students getting school breakfasts, although the state has improved considerably in the last two years.⁹ To make further progress, Wisconsin must continue to provide school districts with funds that encourage the initiation and expansion of breakfast programs.



Raising the Grade in Early Care and Education—How Can Wisconsin Earn an “A”?

Expand Affordable Access to High-Quality Early Care and After-School Programs

More than 70 percent of Wisconsin’s preschool and school-age children live in homes where all parents and caregivers are in the workforce. Most of these children are in some form of out-of-home care, yet most out-of-home early care and after school programs do not offer extensive early-learning curriculums, which are key to preparing kids for school later on.¹⁰

Wisconsin Shares, the state’s child care subsidy program, helps many low-income families afford child care services. Since the beginning of 2007, state budget actions have added \$108 million to assure affordable access to child care for low-income working families. Overall, access to early childhood and after-school programs continue to grow, and recent developments are promising for an increased focus on early learning:

- A Department of Children and Families has been established with a division focused on early care and education.
- The Governor has established a State Advisory Council on Early Childhood Education and Care, with a charge to examine the status of early childhood services and develop a statewide strategic plan.
- There is increased interest from foundations and business and civic leaders.
- There is a growing consensus inside and outside government of the need for a quality rating and improvement system for child care.

Continuing these important efforts will help increase the quality of early child care programs, ensuring that those who live in low-income communities can get the start they need to be successful in school and beyond.

Increase the Quality of Early Care and Education Services, Focusing on Children at Risk

While access to early care and education services has improved, efforts to increase the quality of those services have declined, particularly in the child care sector. The table below shows the reduction in investments in child care quality.

Wisconsin Child Care Quality Budget¹¹ 1994-2009

State fiscal year	Quality budget ^{12, 13}
1994-95	\$ 4 million
1996-97	\$ 7 million
1998-1999	\$ 6 million
2000-2001	\$ 38 million
2001-2002	\$ 33 million
2002-2003	\$ 35 million
2003-2004	\$ 15 million
2004-2005	\$ 13 million
2006-2007	\$ 12 million
2007-08	\$ 10 million
2008-09	\$ 10 million

Prepared by Dave Edie and Jon Peacock, Wisconsin Council on Children and Families, 10/07.

Improve Student Achievement for Children from Economically Disadvantaged Families

High-quality early learning experiences are particularly important for children from disadvantaged backgrounds. With over 60,000 children from low-income families currently served by the Wisconsin Shares subsidy program, Wisconsin should focus on ensuring that they receive high-quality services that prepare them for school and beyond. Wisconsin does not currently have a systematic way to assess and improve the quality of its early care and education settings. Many states have quality rating and improvement systems that provide financial incentives for programs to improve quality and professional development opportunities. It is time for Wisconsin to take comprehensive steps to improve early learning opportunities for its children, particularly those most in need, by implementing a quality improvement system for child care, improving the qualifications of teachers and providers working with young children, and expanding pre-kindergarten options in collaboration with community-based programs.

Research suggests that there are ways to close the achievement gap between disadvantaged kids and their higher-income peers. It is clear that expanding access to quality early learning opportunities is critical. Small class sizes are also key, suggesting that the state should prioritize expanding Student Achievement Guarantee in Education (SAGE) statewide. We must create incentives for highly qualified teachers to work in low-performing schools, increase cultural competency training for teachers, and develop strategies to increase parental involvement in their children's education.

Conclusion: Some Progress, Room for More Improvement

In the first edition of the Vision 2020 report card, we noted that the value of such a publication lies in its potential use as a roadmap for improvement. Wisconsin did make some important progress in the right direction in the past two years. We raised the Healthy Children grade from B- to B on the strength of the state's addition of BadgerCare Plus,

which has made health care coverage available to thousands of Wisconsin children who would otherwise be uninsured or underinsured. There was no change in the grades given on Early Care and Education, Access to Family-Supporting Wages and Housing. This is cause for neither celebration nor alarm. It is true that if we are to achieve straight A's by the year 2020, we cannot afford to take a year off from our agenda for improvement. On the other hand, the current economic crisis makes it exceedingly difficult to launch bold new initiatives of the kind often required to bring about significant, long-term change. Ultimately, that is the kind of ambitious policy change we need. A tough fiscal environment is a major obstacle, but it is no excuse for failing to seek ways to move forward toward the goal of eliminating child poverty in Wisconsin by 2020.

Please join us in this effort to eliminate child poverty in Wisconsin by pledging to work toward that goal and by urging policy leaders to make ending poverty their priority as well. To find out more, visit www.2020wi.org.



Notes

¹ The grades for each area rely upon the most recent data available including data on disparities based on income and race.

² Ibid.

³ ChildTrends Data Bank, www.childtrendsdatbank.org

⁴ Wisconsin Family Health Survey 2007.

⁵ Ibid.

⁶ *Wisconsin Births and Infant Deaths, 2006*, DHFS, Bureau of Health Information and Policy.

⁷ Using 2007 immunization data posted on Statehealthfacts.org.

⁸ Based on 2005-07 averages, from *Household Food Security in the United States*, Economic Research Service/USDA.

⁹ *School Breakfast Scorecard: 2007*, Food Resource Action Council

¹⁰ Wisconsin Child Care Research Partnership, *Issue Brief No. 6: Quality of Subsidized Care in Wisconsin*, 2006.

¹¹ "Quality" budget items include items that are intended to improve the quality and supply of child care services, provide information to consumers, and promote health and safety, including: professional development (scholarships and salary stipends), licensing and regulation, Child Care Resource and Referral, technical assistance, quality or start-up grants to providers, quality grants to local communities, and related items. In past budgets these were sometimes referred to as "indirect child care."

¹² The budget comparison is for budget developed for the use of federal and state Child Care and Development Fund (CCDF) dollars. This comparison does not include other budget items related to child care. The budget totals are not controlled for inflation.

¹³ A large percentage of the budgets for 2000-01 through 2002-03 was for quality grants to local communities that provided local match: \$26 million in 2000-01, \$25 million in 2001-02, \$17 million for 2002-03.

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